

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Elisa Michelle Emanuel  
Debtor

Case No. 20-00403-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 318

Page 1 of 1  
Total Noticed: 18

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.

db +Elisa Michelle Emanuel, 1290 Buckwheat Road, Millerstown, PA 17062-8871  
5297916 +Bureau of Account Management, 3607 Rosemont Ave, Camp Hill, Pa 17011-6904  
5297920 +Home Point Financial, 4849 Greenville Ave, Suite 800, Dallas, Tx 75206-4191  
5297923 +Midland Funding, 320 East Big Beaver Rd, Troy, MI 48083-1271  
5297924 +Millerstown Borough, 44 North High Street, Millerstown, Pa 17062-9506  
5297925 National Recovery Agency, 2492 Paxton Street, Harrisburg, Pa 17111  
5297930 +Zale Delaware Inc, 375 Ghent Rd, SJ #5006051, Akron, Oh 44333-4601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: PRA.COM May 08 2020 23:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5297918 +EDI: WFNNB.COM May 08 2020 23:43:00 Community Bank, P.O. Box 182120, Columbus, Oh 43218-2120  
5297917 +EDI: WFNNB.COM May 08 2020 23:43:00 Community Bank, P.O. Box 182789, Columbus, Oh 43218-2789  
5297919 +E-mail/Text: bknotice@ercbpo.com May 08 2020 19:51:12 Enhanced Recovery Co, P.O. Box 57547, Jacksonville, Fl 32241-7547  
5297921 EDI: JPMORGANCHASE May 08 2020 23:43:00 JPMCB Auto Finance, P.O. Box 901003, Fort Worth, Tx 76101  
5297922 +E-mail/Text: BKRMailOPS@weltman.com May 08 2020 19:51:01 Kay Jewelers, 375 Ghent Rd, Akron, Oh 44333-4600  
5297926 EDI: PRA.COM May 08 2020 23:43:00 Portfolio Recovery, 120 Corporate BL VD/suite 100, Norfolk, Va 23502  
5297927 +E-mail/Text: colleen.atkinson@rmscollect.com May 08 2020 19:51:23 Receivables Management, 1807 Huguenot Road, Midlothian, Va 23113-5604  
5297928 +E-mail/PDF: resurgentbknofications@resurgent.com May 08 2020 19:59:29 Resurgent Cap Services, P.O. Box 1269, Greenville, Sc 29602-1269  
5298470 +EDI: RMSC.COM May 08 2020 23:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5297929 EDI: AISTMBL.COM May 08 2020 23:43:00 T-Mobile, P.O. Box 53410, Bellevue, Wa 98015  
TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Home Point Financial Corporation  
bkgroup@kmlawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1

Elisa Michelle Emanuel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1346

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00403-HWV

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Elisa Michelle Emanuel

5/8/20**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: MichaelMcHugh, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**